

3/11/2014

Manson & Foresta LLC.  
4419  
11/09/12

I, Annie Trammell object to the  
disallowed and Expunged of my prop  
of Class filed 11/09/12 #4419  
CMAC Mortgage LLC. I have and  
outstanding debt of approximately  
\$80,000.00 my account was transferred  
to Ocean Trust Service LLC. P.O.  
Box 6440 Carol Stream IL 60187-  
6440. I am entitled to distribution  
of funds on my account.

Thank God  
Thank Jesus  
Holy Spirit  
Thank You  
Annie Trammell



Ocwen Loan Servicing, LLC  
 HELPING HOMEOWNERS IS WHAT WE DO!™  
 WWW.OCWEN.COM

February 18, 2014

Annie M. Trammell

Po Box 311  
 Roanoke, AL 36274-0311

Loan Number 7432956837  
 Property Address: 7494 County Road 278 ,  
 Roanoke, AL 36274-0000

Dear Borrower(s):

We are sending you this letter to inform you that our records indicate that your mortgage loan has been one month or more delinquent for the past three or more months, resulting in late charge assessments. Late charges are assessed to your loan when you have failed to make your payment on the due date and the grace period has expired. The grace period and amount of the late charge are calculated based on specific language located in the Note to your loan.

**If you do not agree that your loan is delinquent, please contact us immediately at (800) 746-2936 so we can help you.**

One advantage of making your payments on time is that funds that would typically be applied to late charges could instead be applied to reductions in the principal balance of your loan, thereby reducing your loan balance and the amount of future interest you will pay.

It is very important that you make your payments on time to avoid late charges. If you are unable to do so, please contact us so that we can discuss any issues you may have and possibly assist you in designing a program to pay off your delinquent balance.

Ocwen offers free automatic payment through our ACH program. Our agents can assist you with this, or you can print the application from our website at [www.ocwen.com](http://www.ocwen.com). Payments can also be sent by mail to:

**Ocwen Loan Servicing, LLC  
 P.O. Box 6440  
 Carol Stream, IL 60197-6440**

Other alternative payment methods requiring a small fee are:

- Speedpay – Call (800) 746-2936 or through our website at [WWW.OCWEN.COM](http://WWW.OCWEN.COM)
- MoneyGram – Receive Code 2355, Orlando, FL – Loan # \_\_\_\_\_

Please visit our website at [WWW.OCWEN.COM](http://WWW.OCWEN.COM) where you can review your account and enter your financial information at your convenience.

Important Notice for Customers in Colorado

**Ocwen Loan Servicing, LLC maintains an office in Denver, Colorado** that accepts in-person payments. THE TELEPHONE NUMBER OF THE COLORADO FORECLOSURE HOTLINE IS (877) 601-HOPE (4673). THE DIRECT TELEPHONE NUMBER OF OUR HOME RETENTION DEPARTMENT IS (877) 596-8580. For other account inquiries, please call us at (800) 746-2936 or visit our website [www.ocwen.com](http://www.ocwen.com).

**Address:** 1776 S. Jackson Street, #900  
 Denver, CO 80210  
**Telephone:** (303) 327-8955

Sincerely,  
 Ocwen Loan Servicing, LLC

7432956837

LATEPAY.21

*This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is not intended as and does not constitute an attempt to collect a debt.*

NMLS # 1852